



Order Filed on December 12, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

829367
PHELAN HALLINAN DIAMOND & JONES, PC
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103
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Attorneys for Secured Creditor: HSBC BANK USA,
NATIONAL ASSOCIATION AS TRUSTEE FOR
MERRILL LYNCH MORTGAGE INVESTORS
TRUST, SERIES 2006-AF1

In Re:

JOSEPH PAULAUSKAS
HOLLY PAULAUSKAS

Case No: 19-25920 - CMG

Hearing Date: 11/20/2019

Judge: CHRISTINE M.
GRAVELLE

CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION

The consent order set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: December 12, 2019


Honorable Christine M. Gravelle
United States Bankruptcy Judge

NJID 829367

PHELAN HALLINAN DIAMOND & JONES, PC

1617 JFK Boulevard, Suite 1400

Philadelphia, PA 19103

856-813-5500

Attorneys for HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR
MERRILL LYNCH MORTGAGE INVESTORS TRUST, SERIES 2006-AF1

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY

IN RE:

JOSEPH PAULAUSKAS
HOLLY PAULAUSKAS

Debtors

CASE NO. 19-25920 - CMG

CHAPTER 13

CONSENT ORDER RESOLVING
OBJECTION TO CONFIRMATION

HEARING DATE: 11/20/2019

This Consent Order pertains to the property located at 430 EAST ARVERNE AVENUE, OCEAN GATE, NJ 08740, mortgage account ending with "9861";

THIS MATTER having been brought before the Court by, James J. Cerbone, Esquire, Esquire attorney for debtors, HOLLY PAULAUSKAS, JOSEPH PAULAUSKAS upon the filing of a Chapter 13 Plan, HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR MERRILL LYNCH MORTGAGE INVESTORS TRUST, SERIES 2006-AF1 by and through its attorneys, Phelan Hallinan Diamond & Jones, PC having filed an Objection to the Confirmation of said Chapter 13 Plan and the parties having subsequently resolved their differences; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for other and good cause shown:

IT IS ORDERED as follows:

1. The debtors plan is hereby amended to allow **\$6,642.30** to be paid to HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR MERRILL LYNCH MORTGAGE INVESTORS TRUST, SERIES 2006-AF1. Said amount reflects that found on HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR MERRILL LYNCH MORTGAGE INVESTORS TRUST, SERIES 2006-AF1's Proof of Claim.

2. If required by the Chapter 13 Trustee, Debtor agrees to amend their Chapter 13 Plan post-confirmation to provide for the arrears listed in HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR MERRILL LYNCH MORTGAGE INVESTORS TRUST, SERIES 2006-AF1's allowed secured proof of claim.

3. Debtors acknowledge that the monthly post-petition mortgage payment amount is subject to change in accordance with the terms of the note and mortgage.

4. This Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.

The undersigned hereby consent to the form,
Content and entry of the within Order:

PHELAN HALLINAN DIAMOND & JONES, PC
Attorneys for Secured Creditor:
HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR MERRILL LYNCH
MORTGAGE INVESTORS TRUST, SERIES 2006-AF1

/s/ Robert J. Davidow
Robert J. Davidow, Esq.
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Email: Robert.Davidow@phelanhallinan.com

Dated: 12/04/2019

/s/ James J. Cerbone
James J. Cerbone, Esquire, Esquire
Attorney for debtors

Dated: 12/09/2019

In re:
Joseph Paulauskas
Holly Paulauskas
Debtors

Case No. 19-25920-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2019.

db/jdb +Joseph Paulauskas, Holly Paulauskas, 430 East Arverne Avenue, Ocean Gate, NJ 08740-1137

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
James J. Cerbone on behalf of Debtor Joseph Paulauskas cerbonelawfirm@aol.com,
cerbonejr83307@notify.bestcase.com
James J. Cerbone on behalf of Joint Debtor Holly Paulauskas cerbonelawfirm@aol.com,
cerbonejr83307@notify.bestcase.com
Kevin Gordon McDonald on behalf of Creditor PNC Bank, National Association
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Nicholas V. Rogers on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE
ET.AL. nj.bkecf@fedphe.com
Robert Davidow on behalf of Creditor CITIMORTGAGE, INC. nj.bkecf@fedphe.com
Robert Davidow on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE ET.AL.
nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8